

Classified Benefits Update

Patrick Munyon, Classified Benefits Coordinator
Phone: 687-3248 E-mail: munyon@4j.lane.edu

2007/08 Issue #1

New this year:

Streamlined Open Enrollment Period, More Online Information Access

Changes are ahead for our insurance open enrollment period. In order to expedite members' enrollment information for the new plan year:

The open enrollment period has been shortened to the first two weeks in September (9/4 – 9/14)

Plan summary books will be available on-line, and printed copies will only be given upon request. Go to benefits.4j.lane.edu Note: Don't type "www" first.

If you don't use a computer, and need a paper copy, contact the Employee Benefits Office at 687-3491. You may be leaving a voice mail message, so please identify:

- a) your name, with spelling
- b) your worksite
- c) what you need specifically

You can also use your current year plan book to reference most items, since little is changing next year. ***The only change is an improved mental health benefit, which was required by law.***

A streamlined enrollment packet will be sent to each employee, via district mail, by the first day of school.

Open Enrollment Meetings:

Thursday, September 6 7:00 p.m.

Tuesday, September 11 12:00 p.m.

Tuesday, September 11 4:30 p.m.

**All meetings are in the Education Center Auditorium, 200 N. Monroe Street.
Attend only if you have questions.**

Please Try to Limit Phone Calls

Thanks for limiting your phone calls to those that are absolutely necessary. Our Human Resources and Employee Benefits departments are very busy with insurance enrollment, and the hiring of new employees. Please try to attend an open enrollment meeting to get your questions answered.

No changes from last year?

No form needs to be turned in!

Any forms must be turned in to the Employee Benefits Office by Friday, September 14, 2007

The plan offerings, and plan design, remain essentially the same. One exception: extra mental health coverage was added, which was required by legislation.

If you're not changing insurance plans, you won't have to send in a form. Only send a form in if you are choosing a different plan, making corrections, or changing dependent coverage.

Your payroll deduction will continue to be automatically tax-sheltered. No form needed, unless you want to opt out (*usually rare cases, e.g. Earned Income Credit eligibility under IRS rules – contact your tax advisor*).

Insurance Costs for 2007-08 plan year: As of the printing deadline of this newsletter, collective bargaining between OSEA and Eugene School District has not been completed. .

The insurance cost increase imposed by the Oregon School Boards Association for medical insurance was about 15%. This translates to about a \$90 per-employee-per month cost increase over the 06-07 insurance plan year costs.

As of the newsletter printing deadline, employee out-of-pocket costs have not been determined. Your enrollment packet will contain out-of-pocket costs for the beginning of the new plan year. The employee out-of-pocket costs may change after completion of the collective bargaining process.

***(See back of this page for
Q&A on open enrollment)
Q&A About Enrollment***

Q: Why the shortened enrollment period?

A: By having enrollment forms in mid-September, we hope to shorten the gap between when coverage begins October 1, and when people are actually enrolled. Regence had some problems with data entry last year, so we hope this new schedule will reduce the inconvenience to our employees.

Q: Where's my big red Benefits Overview book?

A: We're not printing those books anymore. All of that information is available online at:

benefits.4j.lane.edu (do not type "www" for this address.) **If you don't use a computer, and need a paper copy, call the Employee Benefits Office at 687-3491.**

Q: What does this "automatic tax shelter" of payroll deduction mean? What if I want to participate in the Flex Spending (Manley) Plan?

A: This means that your payroll deduction for insurance is taken out before taxes, which can save you 30% or more, depending on your tax bracket.

It has nothing to do with the Flexible Spending Plan (administered by Manley Services) which has a separate enrollment in mid-November. (more on that next month)

Q: When's my first payroll deduction for the new insurance plan year?

A: Payroll deductions for insurance are always at the end of the month of coverage. ***This means the first payroll deduction for the new plan year will be your October 31 paycheck.***

Q: Where's my sick leave bank enrollment form?

A: Classified Sick Leave Bank open enrollment is only during the month of May, and is completely separate from insurance open enrollment.

Q: What happens with my deductible with this new plan year October 1?

A: Remember, all deductibles and out-of-pocket expense limits are based on the calendar year beginning each January.

Q: What if I want to switch to a plan with a higher deductible?

A: If you choose a higher deductible medical plan, any current deductible you've met would be credited for the remainder of the calendar year. However, you would need to meet the remainder of that higher deductible for this calendar year. In most cases, that deductible will start over again in January 2008.

Q: Regence says I'm not enrolled in dental, but I know I have dental. What gives?

A: **Our dental plan remains with ODS.** The plan remains essentially the same. Remember, any dental

limits and deductibles are also based on the calendar year, not our insurance plan year.

Customer Service Numbers:

Regence Medical: 1-800-365-3155

Regence Pharmacy: 1-800-643-5918

ODS Dental: 1-888-217-2365

Important note on all "brand" drugs:

Regence continues to have three categories of prescription drugs:

- ***generic*** – usually the least expensive, and the lowest cost to the consumer
- ***preferred brand*** – usually a brand name that is more costly than generic, but less expensive than non-preferred brands
- ***non-preferred brand*** – usually the most expensive drugs, both to the insurance plan and for the consumer.

The non-preferred brand drug will most likely cost you the most money. If you are taking a non-preferred brand, you may want to consult with your health care provider to review if there's a lower-cost alternative.

For a generic/preferred brand drug list, check out the Regence/OSBA web site. At this site, you'll find summaries of all the Regence plans. The preferred drug link is at the bottom of the page. The address:

<http://www.or.regence.com/OSBA/plan/>

Not "computer-friendly?" Call Regence Pharmacy Benefit Customer Service at 1-800-643-5918, for questions about a specific drug.

This newsletter is reviewed and edited each month by the District 4J and OSEA representatives of the Classified Joint Benefit Committee (JBC).

The information in this newsletter is summarized, and is not intended as advice or counsel.